

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher Dean Reid, Sr.  
Debtor

Case No. 20-01846-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Aug 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2020.

db  
5336277 +Christopher Dean Reid, Sr., 137 Reagan St, Sunbury, PA 17801-1331  
5336281 +Brandy Spaid-Reid, 137 Reagan St, Sunbury, PA 17801-1331  
5336284 +Cent Key Fcu, 1000 Market St, Sunbury, PA 17801-2403  
5336285 +Enerbank Usa, 1245 E Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562  
5336287 +Geisinger, 100 North Academy Ave, Danville, PA 17822-0001  
5336288 +Independence Bank, 1370 South County Trail East, East Greenwich, RI 02818-1625  
5336288 +Jim Carr, 1550 Queen Street, Northumberland, PA 17857-9410  
5336289 +Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2807  
5336291 +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
5344307 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
5342356 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
5338205 +Nelnet on behalf of ASA, American Student Assistance, PO Box 16129,  
St. Paul, MN 55116-0129  
5336295 Northumberland Emergency Group, P.C., 200 Corporate Blvd., Lafayette, LA 70508-3870  
5336297 Scheer, Green, & Burke Co. L.P.A., PO Box 1312, Toledo, OH 43603-1312  
5336301 +Three Brothers Trucking, 135 Reagan Street, Sunbury, PA 17801-1331  
5336300 +Three Brothers Trucking, 137 Reagan St, Sunbury, PA 17801-1331

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 04 2020 20:35:27  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5336276 +E-mail/Text: ally@ebn.phinsolutions.com Aug 04 2020 20:29:22 Ally Financial,  
P.O. Box 380901, Bloomington, MN 55438-0901  
5338271 E-mail/Text: ally@ebn.phinsolutions.com Aug 04 2020 20:29:22 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004  
5338999 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 04 2020 20:35:25  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5336278 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 04 2020 20:33:59  
Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
5336282 +E-mail/Text: nailda@centralcreditaudit.com Aug 04 2020 20:30:51 Central Credit Audit,  
100 N Third St, Sunbury, PA 17801-2367  
5336283 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 04 2020 20:34:44 Credit One Bank Na,  
Po Box 98872, Las Vegas, NV 89193-8872  
5337184 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 04 2020 20:35:32 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5336290 E-mail/Text: camanagement@mtb.com Aug 04 2020 20:29:40 M & T Bank, Po Box 900,  
Millsboro, DE 19966  
5344367 E-mail/Text: camanagement@mtb.com Aug 04 2020 20:29:40 M&T Bank, PO Box 840,  
Buffalo, NY 14240  
5336292 E-mail/Text: rcpsbankruptcynotices@parallon.com Aug 04 2020 20:30:48 Mediacredit, Inc,  
PO Box 1629, Maryland Heights, MO 63043-0629  
5336293 +E-mail/Text: electronicbkdocs@nelnet.net Aug 04 2020 20:30:21 Nelnet Lns, Po Box 82561,  
Lincoln, NE 68501-2561  
5337176 E-mail/PDF: cbp@onemainfinancial.com Aug 04 2020 20:35:15 ONEMAIN, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251  
5336296 +E-mail/PDF: cbp@onemainfinancial.com Aug 04 2020 20:35:16 Onemain, Po Box 1010,  
Evansville, IN 47706-1010  
5336299 +E-mail/PDF: gecsedirecoverycorp.com Aug 04 2020 20:35:17 SYNCB/Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
5336298 E-mail/Text: celonad@servicel.org Aug 04 2020 20:30:37 Service 1st Federal CR UN,  
1207 Bloom Street, Danville, PA 17821  
5336732 +E-mail/PDF: gecsedirecoverycorp.com Aug 04 2020 20:34:34 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5336279\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
5336280\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
5336286\* +Geisinger, 100 North Academy Ave, Danville, PA 17822-0001  
5336294\* +Nelnet Lns, Po Box 82561, Lincoln, NE 68501-2561  
5336302\* +Three Brothers Trucking, LLC, 137 Reagan St., Sunbury, PA 17801-1331

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Kelly M Walsh on behalf of Debtor 1 Christopher Dean Reid, Sr. kelly@scaringilaw.com,  
dblack@scaringilaw.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Christopher Dean Reid, Sr.**CHAPTER 13  
CASE NO. \_\_\_\_\_

☒ ORIGINAL PLAN  
 \_\_\_\_\_ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☒ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |  |  |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included            |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$58,884.60**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
07/20	06/25	981.41	0.00	981.41	58,884.60
				Total Payments:	<b>\$58,884.60</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
M & T Bank	135-137 Reagan St Sunbury, PA 17801 Northumberland County	4998
M & T Bank Mortgage	135-137 Reagan St Sunbury, PA 17801 Northumberland County	1426
Service 1st Federal CR UN	2020 Hyundai Accent 4000 miles Location: 137 Reagan St, Sunbury PA 17801	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable.** *Check one.*

☐ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

- ☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Independence Bank	135-137 Reagan St Sunbury, PA 17801 Northumberland County	\$29,584.00	0%	\$29,584.00	Plan

**F. Surrender of Collateral.** *Check one.*

☐ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

- ☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Ally Financial	2015 Dodge Ram 1500 60000 miles Location: 137 Reagan St, Sunbury PA 17801 Co-owned with Three Brothers Trucking
Onemain	2009 Ford Fusion 130,000 miles Location: 137 Reagan St, Sunbury PA 17801

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

- ☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

**3. PRIORITY CLAIMS.****A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 500.00 already paid by the Debtor, the amount of \$ 3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: June 12, 2020

/s/ Kelly M Walsh

**Kelly M Walsh 320919**

Attorney for Debtor

/s/ Christopher Dean Reid, Sr.

**Christopher Dean Reid, Sr.**

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.